

## Hello Latin America & Canada!

Check out *your* website at: <http://tricare15.army.mil/>



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### **The FY 2003 Spring POC Conference – After Action Update**

All FY2003 TLAC Remote POC Conference Action Items are closed.

Conference presentations are available on the TLAC website at:  
[http://tricare15.army.mil/POC\\_Conference/confpresent15.htm](http://tricare15.army.mil/POC_Conference/confpresent15.htm).

### **Unaccompanied Active Duty Family Members (UADFM)s**

These beneficiaries are not normally eligible for TRICARE Prime when residing overseas. The plan to disenroll these [currently enrolled] UADFM)s but was postponed by the services.

Changes are being worked in the TRICARE Policy Manual that would provide better guidance on this issue including Transitional Survivor Benefits waivers. More to follow.

### **Active Duty [Routine] Dental in CONUS**

Active duty personnel enrolled to TRICARE Overseas Programs may now seek routine civilian dental care while traveling in CONUS.

Similar to how active duty family members may contact United Concordia to assist with benefit and provider location assistance, active duty may contact the TLAC Support Office for assistance in receiving routine dental care while traveling in CONUS on leave or on TAD/TDY.

Contact the TSO toll free at 888.777.8343, option #3, or, commercial at 706.787.2424 for coordinating information.

### **Using ISOS Providers - Truly Cashless/Claimless**

The cashless/claimless feature of our ISOS contract is one of the benefits a TRICARE Prime enrollee is provided within ISOS covered countries. An ISOS approved network provider or facility is not supposed to bill or balance bill our TRICARE Prime enrolled beneficiaries.

Often ISOS challenges some of the charges from providers or facilities and in some instances may decide that the facility or the provider are billing for charges that were either not approved or outside the scope of approved care. In any event, the disputed charges are between ISOS and the provider not the beneficiary. If you receive a bill from the facility or a provider please contact ISOS or our office — do not pay the bill.

### **Black Operations – Special Forces Patients**

When these organizational beneficiaries require assistance from ISOS, either the beneficiary, TLAC or SOUTHCOM must provide identification information or ISOS will NOT be able to provide a guarantee of payment letter or cashless – claimless services for them.

**WPS Customer Service Phone Numbers for TRICARE Overseas are 608.301.2310 and 608.301.2311**

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## TLAC Blurb (Page 2)

- **ISOS and TMOP – Covering All Bases**
- **Escorts for Beneficiaries Seeking Medical Care Overseas**
- **New ISOS Healthcare Claim Forms**
- **‘No Shows’ by TRICARE Patients at ISOS Providers**
- **Use of Non-Military Email Addresses**

### ISOS and The TRICARE Mail Order Pharmacy (TMOP)

There are some medications that is NOT covered under the TRICARE Mail Order Pharmacy (TMOP) due to refrigeration. ISOS may now provide those refrigerated items that are not covered by TMOP. TMA will provide further guidance on immunizations - but currently this is not covered via the new contract.

### Escorts For Beneficiaries Seeking Medical Care Overseas

Each service is responsible for issuing orders for escorts, i.e., Sailor injured aboard ship – sent ashore for care with an escort. The ship should issue orders for the escort with sufficient funding and information in case the injured Sailor needs medical evacuation (via commercial air) to CONUS for continued care.

### New ISOS Claim Forms!

ISOS will be distributing new claims forms. This information will be added to the POC training package planned for the April 2004 TLAC Spring POC Conference.

### ‘No-Shows’ by TRICARE Patients at ISOS Providers

ISOS is reporting a growing number of no-shows by TRICARE patients. A no-show is when a beneficiary makes an appointment and does not show up for it.

‘No-Shows’ are creating some significant issues with our providers and could affect future relationships. Some providers have actually ‘blocked’ appointment times for TRICARE beneficiaries and this could also become a thing of the past.

Please help get the word out to our beneficiaries to either go to scheduled appointments or to cancel scheduled appointments as early as possible.

### Use of Non-Military Email Addresses

The ISOS call center has been receiving a large number of emails from beneficiaries using personal email accounts, i.e. Hotmail, Yahoo, etc., requesting healthcare assistance. Due to the impact of HIPAA and general security concerns ISOS will NOT be able to respond to these requests unless they come from a .mil email account.

Beneficiaries that do not have access to a .mil email account should contact ISOS via toll free phone at 800.834.5514, call collect at 215.701.2800, or email the TRICARE Region Office at [tricare15@se.amedd.army.mil](mailto:tricare15@se.amedd.army.mil).

## Assistance With Deployments And For Parents With College Students.

By Gerry J. Gilmore  
American Forces Press Service

WASHINGTON, Oct. 28, 2003 – A Web site [<http://www.militarystudent.org/>] created to help service members, spouses and children navigate the challenges associated with military moves and deployments debuted Oct. 7.

Sponsored by the Defense Department, the site offers advice and resource assistance for school transition issues, military deployments and more, John Molino <http://www.defenselink.mil/prhome/molinobio1.html>], deputy under secretary of defense for military community and family policy, noted during an Oct. 24 Pentagon interview.

DoD has long recognized the need to disseminate helpful information to the field "for students who transition between schools as their (military) parents are reassigned," Molino explained. For years, he noted, the department "has tried to provide as good information as is available to facilitate that transition."

The emergence of the World Wide Web, he pointed out, "has been an excellent opportunity for us to take advantage of that technology, provide that information, and grow from there."

The site, Molino explained, contains school transition and deployment information targeted to the concerns of military parents, children age 6-12, teenagers, families with special-needs children, military leaders and educators.

Parents can access education-related information on transferring student records, graduation requirements and more.

The site also enables military children and teens to access tips and information to help them cope with family moves and military parent deployments, adapting to new schools, and making new friends.

Monitored children's and teen's "chat rooms" also are available on the Web site. The chat rooms, Molino pointed out, "will enhance the ability of children to share their own experiences, which will be most relevant in that age group."

Today's global war on terrorism, Molino pointed out, has brought the issue of deployments to the front burner for military families.

"In an age of increased deployments, it is more important to have this information on the Web site," Molino said. The war, he added, has made school districts more aware of the concerns of military families.

The site's overall purpose, Molino said, is to help service members' children succeed within the framework of the military lifestyle.

"These are not insurmountable problems," he said. "These are challenges, much like the challenges they will face for the rest of their lives.

"This (Web site) represents the department's commitment to facilitate success for our military children."

## Ayuda con Despliegues y para Padres con Estudiantes Colegiales

Por Gerry J. Gilmore  
American Forces Press Service

WASHINGTON, 28 de octubre de 2003 – La página del internet (<http://www.militarystudent.org/>) fue creada para ayudar a miembros del servicio, cónyuges y niños a navegar los retos asociados con los movimientos militares y despliegues comenzados el 7 de octubre.

Patrocinado por el Departamento de la Defensa, la página ofrece consejo y recursos para situaciones relacionadas con transiciones de escuela, despliegues militares y más, expresó John Molino durante una entrevista el 24 de octubre en el Pentagón <http://www.defenselink.mil/prhome/molinobio1.html>. El es diputado bajo el secretario de defensa para la comunidad militar y póliza familiar.

El DoD ha reconocido la necesidad de diseminar información provechosa para estudiantes que están en transición entre escuelas debido a la reasignación de sus padres militares, explicó Molino. Por años, explicó él, el departamento “ha tratado de proveer información útil tan pronto como está disponible para facilitar esa transición.”

El surgimiento del “World Wide Web”, señaló él, ha sido una oportunidad excelente para nosotros para tomar ventaja de esa tecnología, proveer esa información, y crecer desde ahí.”

La página del internet, explicó Molino, contiene información relacionada con transiciones de escuelas y despliegues dirigidos a las preocupaciones de padres militares, niños entre 6-12 años, adolescentes, familias con niños con necesidades especiales, líderes militares y educadores.

Los padres pueden acceder información relacionada con educación en la transferencia de récords estudiantiles, requisitos de graduación y más.

La página también permite a los niños de militares y adolescentes a tener acceso a información para ayudarles a enfrentarse con movimientos de familia y despliegues militares de sus padres, adaptarse a las escuelas nuevas, y hacer nuevas amistades.

Los “chat rooms” monitoriados para niños y adolescentes también están disponibles en la página del internet. Los “chat rooms”, señaló Molino, mejorarán la habilidad de los niños para compartir sus propias experiencias, las cuales serán relevantes en ese grupo.”

Debido a la Guerra mundial contra el terrorismo, señaló Molino, esto ha traído el tema de los despliegues en las familias militares.

“En esta era que los despliegues han aumentado, es más importante tener esta información en el “web site”, dijo Molino. La Guerra, añadió él, ha hecho a los distritos escolares más conscientes de las preocupaciones de las familias militares. El propósito en general de la página del internet, dijo Molino, es ayudar a los niños miembros del servicio tener éxito con el sistema del estilo de vida militar.

“Estos no son problemas insuperables,” dijo él. “Estos son retos, como los retos que enfrentarán el resto de sus vidas.”

“Este “web site” representa el compromiso del departamento de facilitar el éxito para nuestros niños militares.”

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## If You Suspect Fraud and Abuse

Fraud happens when a person or organization deliberately deceives others to gain some sort of unauthorized benefit. Health care abuse occurs when providers supply services or products that are medically unnecessary or that do not meet professional standards.

Fraud and abuse drive up health care costs. Review your bills and Explanation of Benefits (EOB) forms carefully for any discrepancies. Notify your TRICARE contractor immediately using the toll-free telephone number that's on the EOB.

If something doesn't seem right about your medical bills— perhaps the same item is billed twice, or you've been billed for services you never received, or,

- You think someone is providing inappropriate or unnecessary services, and billing for them, or
- You think someone is providing lower-cost or used equipment while billing for higher-cost or new equipment, or
- A supplier is completing a "certificate of medical necessity" for a physician, or
- A provider is incorrectly reporting diagnoses, procedures, medications, or equipment to get a higher payment, or
- Brand-name prescription medications are being billed for when generic drugs were provided, or
- Individual psychotherapy is billed for when it was group counseling that was actually provided,

Here's what to do:

1. Double-check the billings from your provider of care and the EOB you received from your TRICARE contractor. Be sure that the only services listed are ones you actually received.
2. If you can't resolve any problems you find by talking to the provider's billing office (some discrepancies might simply be the result of errors in billing), write to the program integrity unit of your regional TRICARE contractor. Explain what you think the problem is, and include copies of the EOB and any other relevant documents.
3. If you know, or have evidence of, another individual— whether it be a provider of care or a TRICARE-eligible person—submitting fraudulent claims to TRICARE, write to the Managed Care Support Contractor (MCSC) in your area.
4. Although cost shares under TRICARE may vary, it's illegal for a provider to waive those cost shares. When a cost share is waived, it may keep you from seeking a much-needed second opinion.

Here's an example: A woman is diagnosed with a terminal disease. Her physician waived her cost share (the portion of the medical bills she was supposed to pay), and the woman didn't seek a second opinion because she didn't want to pay a share of the second physician's charges. Months later, she found out that she wasn't terminally ill after all. A second opinion could have saved her months of unnecessary worry. You and TRICARE are partners in the payment of your medical expenses. Report to your regional TRICARE contractor any provider who waives your cost share.

Millions of tax dollars are lost to fraud and abuse of your health benefits programs each year. Your vigilance and alertness may be able to help bring perpetrators of health care fraud and abuse to justice.

## Si Usted Sospecha de Fraude y Abuso

El fraude ocurre cuando una persona u organización deliberadamente engaña a otros para obtener beneficios no autorizados. El abuso de cuidado de salud ocurre cuando los proveedores proveen servicios o productos que son innecesarios médicamente o que no cumplen con los estándares profesionales.

El fraude y el abuso aumentan los costos de cuidado de salud. Revise sus facturas y las formas de Explicación de Beneficios (EOB) por sus siglas en inglés, cuidadosamente para verificar si existen algunas discrepancias. Notifique a su contratista de TRICARE inmediatamente llamando al número libre de cargos que está en el EOB. Si algo no parece correcto sobre sus facturas médicas—quizás la misma visita se ha facturado dos veces, o usted ha sido facturado por servicios que nunca recibió, o

- Usted piensa que alguien está proveyendo servicios inapropiados o innecesarios y ha sido facturado por esos servicios o
- Usted piensa que alguien está proveyendo costos más bajos o equipo usado mientras que están facturando por costos más altos o equipo nuevo, o
- Un suplidor está completando un “certificado de necesidad médica” para un médico, o
- Un proveedor está incorrectamente reportando diagnóstico, procedimientos, medicamentos o equipo para obtener un pago más alto, o
- Recetas de medicamentos de marca han sido facturadas cuando se han provisto drogas genéricas, o
- Psicoterapia individual es facturada cuando lo que se proveyó fue consejería de grupo.

Esto es lo que se debería hacer:

1. Compruebe minuciosamente las facturas de su proveedor de cuidado médico y la EOB que usted recibió de su contratista de TRICARE. Esté seguro que los servicios listados son los que usted actualmente recibió.
2. Si usted no puede resolver los problemas que encuentre hablando con la oficina que hace las facturaciones al proveedor, (algunas discrepancias podrían ser simplemente el resultado de errores en facturación), escriba a la unidad de integridad del programa de su contratista regional de TRICARE. Explique lo que usted piensa cuál es el problema, e incluya copias del EOB y cualesquiera otros documentos relevantes.
3. Si usted sabe, o tiene evidencia de otro individuo—ya sea un proveedor o una persona elegible a TRICARE—que somete reclamaciones fraudulentas a TRICARE, escriba al Managed Care Support Contractor (MCSC) en su área.
4. Aunque los costos compartidos bajo TRICARE pudieran variar, es ilegal para un proveedor renunciar esos costos compartidos. Cuando el costo compartido es diferido, eso pudiera evitar que usted busque una segunda opinión que fuera bien necesaria.

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Esto es un ejemplo: Una mujer es diagnosticada con una enfermedad terminal. Su médico diferió su costo compartido (la porción de las facturas médicas que ella tenía que pagar), y la mujer no buscó una segunda opinión porque ella no quería pagar el costo compartido de los cargos del segundo médico. Meses más tarde, ella se enteró que no estaba terminalmente enferma, después de todo. Una segunda opinión le hubiese ahorrado meses de preocupación innecesaria. Usted y TRICARE son compañeros en el pago de sus gastos médicos. Reporte a su contratista regional de TRICARE de cualquier proveedor que difiera su costo compartido.

Millones de dólares fiscales se pierden debido a fraude y abuso de los programas de beneficios de salud cada año. Su vigilancia y su prontitud podría ayudar a lograr justicia contra los perpetradores del cuidado de la salud.